

CORRESPONDENCE

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C.A.G. AND THE PRIVATE PILOT

Priority for the Air Guard?

IN a letter in your issue of August 25, "A Pilot" says: "In this mad rush of flying training is the sporting side of the game to be strangled, and the pre-C.A.G. caged? In other words, is it going to be worth it?"

If the sporting side of flying is going to be strangled by the multitude, most of whom will be joining the C.A.G. with a view of contributing to the strength of air defences, most certainly it is going to be worth while! Because of the obligations of a member of the C.A.G., priority over non-C.A.G. pilots should be given in the use of all available aircraft for training, regardless of the price "A" pilot is prepared to pay for his fun.

C.A.G. CANDIDATE.

London, N.10.

"Something for Nothing"?

IT appears that friend "Indicator" still misses one point in connection with the C.A.G. scheme and its effect upon those enthusiasts who, having obtained their "A," now wish, not necessarily to hire machines for long-period travel, but to proceed with more advanced training.

It is not a question of being a "snob club," or of consideration of those very select few who, spending £500 yearly, could afford to buy their own club machine, but a question of whether those numerous *real* enthusiasts (i.e., those who have taken flying seriously and paid for their training out of their very limited means) are to be given any encouragement or whether they are to be penalised by a virtual cessation of their training in favour of the "something-for-nothing" C.A.G. member.

The school or aerodrome owner will be more concerned with turning out C.A.G. "A.s," which (remembering the number of applicants under this scheme and assuming that 20 hours' average is required to make an "A" pilot) will mean no planes, instructors or time for the pre-C.A.G. pilot.

To the enthusiastic man with very meagre means flying has previously been available through the organisation to which I am proud to belong—the Civil Aviation Service Corps—and which has had squadrons operating in various areas, such as Kent, London, Hemel Hempstead, Cambridge, and Romford.

In view of this and the last paragraph of your article, "C.A.G. Points" (September 1), it is obvious that the larger percentage of C.A.G. applicants are merely out for "something for nothing," and, if the applicants mentioned are representative, show that 40 per cent. could have flown previously if they had the necessary interest; if not, why do they wish to fly now?

The C.A.G. scheme is with us, and in view of its manifest advantages has, we hope, come to stay. But is it too much to ask that some practical consideration be given to the pre-C.A.G. pilots to assist them in the more advanced training, or is the C.A.G. member considered of more value in his potterings around the home aerodrome?

London, S.E.2.

MEMBER NO. 50,

Civil Aviation Service Corps.

Enthusiastic, but "Too Old" for the Service

A REGULAR reader for the last ten years, receiving a vast amount of education and untold consolation from your excellent paper, may I state my views on this C.A.G. business? An "A" licence pilot from 1932-33, entirely at my own expense, without warning I found myself three weeks too old for a R.A.F. short-service commission when the age limit was changed from 22 to 21. I then asked how long it would take to become a sergeant in the R.A.F., and was told five years at the least. As 25 was the age limit for a flying course, I should have been at least a year too old.

As I had to earn my own living I had to leave flying and console myself with *Flight*. When the R.A.F.V.R. came into being I jumped for joy, and as soon as I was free to do so away I went to join, only to be informed that, at 28, an ex-"A" licence pilot, I was too old to do so, the age limit being 25, as in the R.A.F. If I cared to do up to 100 hours' flying at my own expense I could be considered. What irony! Then into being comes the C.A.G.; well, I am in that, but why, in the name of all that is sane, is the Government killing the scheme before it has started? Instead of merely whetting people's appetites with 10 hours per annum, why do not they let those who show ability and keenness be drafted into the

R.A.F.V.R.—within reasonable age limits, of course? If that would not suit the powers that be, then form another reserve movement and let us graduate into it. Let it give us a really good all-round training, so that should we ever be needed we shall not have to stand there kicking our heels, too old to serve in the way we could give our best. It takes time to train pilots. Why not do it whilst we have time, then all could help?

R. A. BAILEY.

Brighton.

"Justifiably Selfish"

I WAS very glad to note that "Indicator" agreed with the points that I raised in my letter published in your issue of August 25, but I should like to make it clear that my attitude is not "dog-in-the-mangerish" although it is, I think, justifiably selfish.

I have no objection to other people getting training at a cheap rate for which I had to pay dearly, but I feel that I, personally, in company with all others who learnt to fly under the old conditions, will suffer through the formation of the Civil Air Guard.

There must be a large number of pilots who cannot afford to buy their own machines but who could afford to pay for, say, 50 hours' flying per year at the old rates, and these are the people who will suffer.

It really seems most unfair that, having spent a considerable amount of time and money in attaining to a certain degree of efficiency, one should be prevented from using this in the manner that one wishes.

If one had spent the same amount of time and money on becoming a musician it would seem very hard if the Government prevented one from playing for more than 10 hours per year and insisted that even during this time only scales were to be played!

JAMES G. ARROW.

London, S.W.16.

PERSONAL INSURANCE

"Indicator" Challenged: Some Figures Quoted

I NOTICE that in your issue of August 25, your contributor, "Indicator," puts the following post-script to his weekly notes:

"A flying insurance cover at the rate of £7 per £1,000 may seem fairly reasonable until you start using the £1,000. At 3 per cent. this large sum produces the lively income of £30 per annum, and you are, therefore, paying £7 a year to be insured for £30. The insurance companies think that the risk of neck breakage is 4.3 to 1. Dear me; if I thought that flying was as dangerous as all that I'd give it up."

I would suggest, from the figures he quotes, that his conclusion of the accident estimate is completely erroneous.

Taking his figures, it is obvious that the insurance company in question has quoted "odds" of 1,000 to 7 that he will not meet with a fatal accident during the twelve months of the insurance, and the figures of "7" includes their overhead charges and any profit which they may hope to make.

On making this explanation to one of your readers, however, he apparently still did not see the real ratio involved, and I will endeavour further to clarify the position.

Taking the rate of interest of 3 per cent. per annum assumed by your contributor, then the company is asked to risk in perpetuity the sum of £1,000 plus 3 per cent. per annum interest that the insured does not meet with a fatal accident during the year, in consideration of one payment of £7.

It appears that whilst "Indicator" anticipates retaining in perpetuity for the benefit of his estate his capital of £233 6s. 8d. (which at 3 per cent. would produce £7 per annum) he expects the insurance company to give up in perpetuity the sum of £1,000 and the interest thereon.

I would point out that if he were to give up his capital sum of £233 6s. 8d. as a premium, the amount obtainable from the insurance company in the event of a fatal accident in the year of insurance, at the rate he quotes, would be £33,333 6s. 8d., which at 3 per cent. would produce approximately £1,000 per annum in perpetuity.

I still wonder, however, why "Indicator" troubles to take this form of policy. The cause of one's death is something which, obviously, no one can foresee, and a comprehensive life policy guaranteeing payment from any cause, including flying, is surely more appropriate.

[Cmt. overleaf]